

**Information to identify the case:**

Debtor 1	<u>Lorna J. Roberts</u>	Social Security number or ITIN	xxx-xx-5135
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-25800-VFP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lorna J. Roberts

2/27/25

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Lorna J. Roberts  
Debtor

Case No. 19-25800-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 27, 2025

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2025:

Recip ID	Recipient Name and Address
db	+ Lorna J. Roberts, 104 North 2nd Street, Paterson, NJ 07522-1808
cr	+ D. Anthony Sottile Authorized Agent for Partners f, 394 Wards Corner Road., Suite 180, Loveland, OH 45140-8362
cr	+ HOME POINT FINANCIAL CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518411413	+ Capital Bank, N.A., P.O. Box 539, Horsham, PA 19044-0539
519337035	+ Freedom Mortgage Corporation, 400 Rella Blvd., Suite 165, Office 110, Suffern, NY 10901-8114
518411415	+ Home Point Financial, P.O. Box 619063, Dallas, TX 75261-9063
518411418	+ Phelan, Hallinan & Schmieg, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
520317335	+ Toyota Motor Credit Corporation, PO Box 4700, Phoenix, AZ 85030-4700

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 27 2025 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 27 2025 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 27 2025 20:49:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	+ Email/Text: RASEBN@raslg.com	Feb 27 2025 20:49:00	Home Point Financial Corporation, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ EDI: PRA.COM	Feb 28 2025 01:39:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
cr	^ MEBN	Feb 27 2025 20:49:40	Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
518411412	+ EDI: BANKAMER	Feb 28 2025 01:39:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
518411414	+ EDI: CAPITALONE.COM	Feb 28 2025 01:39:00	Capital One Bank USA NA, P.O. Box 30281, Salt Lake City, UT 84130-0281
518411414	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 20:59:45	Capital One Bank USA NA, P.O. Box 30281, Salt Lake City, UT 84130-0281
519337036	Email/Text: Bankruptcy@Freedommortgage.com	Feb 27 2025 20:49:00	Freedom Mortgage - Corporate, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
520493358	Email/Text: Bankruptcy@Freedommortgage.com	Feb 27 2025 20:49:00	Freedom Mortgage Corporation, Attn: Bankruptcy Department, 11988 Exit 5 Pkwy., Bldg. 4, Fishers, IN 46037-7939
518517420	+ Email/Text: nsm_bk_notices@mrcooper.com		

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		Feb 27 2025 20:49:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
518420002	^ MEBN		
		Feb 27 2025 20:48:32	Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
518517439	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Feb 27 2025 20:49:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
518411416	+ Email/Text: bankruptcydpt@mcmcg.com		
		Feb 27 2025 20:50:00	Midland Funding, 2365 Northside Drive #300, San Diego, CA 92108-2710
518493625	+ Email/Text: bankruptcydpt@mcmcg.com		
		Feb 27 2025 20:50:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518411417	+ EDI: AGFINANCE.COM		
		Feb 28 2025 01:39:00	One Main, P.O. Box 1010, Evansville, IN 47706-1010
518447491	EDI: AGFINANCE.COM		
		Feb 28 2025 01:39:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
518491888	EDI: PRA.COM		
		Feb 28 2025 01:39:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518491924	EDI: PRA.COM		
		Feb 28 2025 01:39:00	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
518411419	+ EDI: PRA.COM		
		Feb 28 2025 01:39:00	Portfolio Recovery Services, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502-4952
518413804	^ MEBN		
		Feb 27 2025 20:49:28	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518411420	+ EDI: SYNC		
		Feb 28 2025 01:39:00	Synchrony Bank/JCP, PO Box 965007, Orlando, FL 32896-5007
518411420	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Feb 27 2025 20:58:39	Synchrony Bank/JCP, PO Box 965007, Orlando, FL 32896-5007
518411421	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Feb 27 2025 20:49:00	Toyota Motor Credit, P.O. Box 9786, Cedar Rapids, IA 52409-0004
518475784	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Feb 27 2025 20:49:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
520317334	Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Feb 27 2025 20:49:00	Toyota Motor Credit Corporation, PO Box 8026, Cedar Rapids, Iowa 52408-8026

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520548378	*+	Lorna J. Roberts, 104 North 2nd Street, Paterson, NJ 07522-1808
518546902	*+	One Main, P.O. Box 1010, Evansville IN 47706-1010
518447492	*	OneMain, PO Box 3251, Evansville, IN 47731-3251
520484734	*+	Toyota Motor Credit Corp., P.O. Box 4700, Phoenix, AZ 85030-4700
520484732	*+	Toyota Motor Credit Corp., PO Box 4700, Phoenix, AZ 85030-4700

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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**belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 01, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com
Michael G. Boyd	on behalf of Debtor Lorna J. Roberts michaelboydlaw@gmail.com lisasquitieri@gmail.com
Phillip Andrew Raymond	on behalf of Creditor Home Point Financial Corporation phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
R. A. Lebron	on behalf of Creditor HOME POINT FINANCIAL CORPORATION bankruptcy@fskslaw.com
Shauna M Deluca	on behalf of Creditor Home Point Financial Corporation sdeluca@hasbanilight.com hllawpc@gmail.com
Shauna M Deluca	on behalf of Creditor HOME POINT FINANCIAL CORPORATION sdeluca@hasbanilight.com hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor Home Point Financial Corporation smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com
William M.E. Powers	on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

TOTAL: 13